ness it leaves such a matter to discretion of the states. They must decide whether to adopt insurance or set up a system of tax-supported state medicine; and if they fail to adopt a plan acceptable to the Federal Government, they must do without liberal tax money allotments from the Federal Government.

"Thus in effect, the Wagner Bill is a huge bribe to install politically controlled medical service."—Los Angeles *Times*, April 1, 1939.

UNITED STATES DEBT FORTY BILLIONS AS "CEILING" NEAR

Washington, April 1 (AP).—The treasury's debt passed the 40,000 million dollars mark today, coming within 5,000 million dollars of the statutory limit.

Although the administration has considered increasing the legal debt ceiling to 50,000 million dollars, it has decided against asking Congress to make the change this year.

The debt, largest in the nation's history, now is equivalent to approximately \$305 per person. A year ago, the \$37,-556,302,000 debt equaled \$289.17 per capita.

Other milestones were the prewar low of \$1,282,044,346, equal to \$12.36; the high of World War financing, \$25,478,592,113, equal to \$250.18; the postwar low of \$16,026,087,087, equal to \$129.66, and the pre-Roosevelt point of \$20,937,350,964 on March 3, 1933.

The debt has increased 2,850 million dollars in the last year alone.

Today's debt is a few millions over 40,000 million dollars because of the customary first-of-the-month borrowing of 50 million dollars from the old age reserve fund. The exact figure for today will not be available for a few days, however.

The treasury debt does not include the 5,400 million dollar obligations of governmental corporations which are guaranteed by the treasury but are excluded from the treasury indebtedness because of the assumption that the corporations will repay them. The guaranteed debts include: Home Owners Loan Corporation, 2,900 millions; Reconstruction Finance Corporation, 810 millions; Federal Farm Mortgage Corporation, 1,385 millions; Commodity Credit Corporation, 205 millions, and United States Housing Authority, 100 millions.

AVERAGE U. S. INCOME TOLD Earnings of Typical American Family in 1938 Put at \$2,116

New York, April 9 (AP).—The average effective buying income of the average American family in 1938 was \$2,116, the magazine Sales Management said today in its tenth annual survey of buying power.

The average individual American had approximately \$492 to spend last year, it added.

DECLINE ESTIMATED

The nation's estimated total income for 1938, at \$63,274,-609,000, was about 12 per cent less than in 1937, but half again above the acute 1932 depression low of \$41,000,-000,000, the publication said.

New York was first among states with a family average of \$3,069; Nevada was second with \$2,777, and California third with \$2,733. Other leading states were Massachusetts \$2,673, Rhode Island \$2,601, New Jersey \$2,587, Wyoming \$2,584, Connecticut \$2,560, Minnesota \$2,440, Delaware \$2,369, Maryland \$2,362, and Washington \$2,339.

DES MOINES LEADS

Of major cities, Des Moines was first with a per-family effective spending income of \$3,778, followed by Washington, D. C., \$3,767, Minneapolis \$3,700, New York City \$3,609 and Dallas \$3,584. Ten next principal cities of the first 15, in order, were Houston, Davenport, St. Paul, St.

Louis, Ft. Worth, Kansas City, Miami, Tulsa, San Francisco and Boston.

Thirty major cities in all exceeded the \$3,000 mark for per family effective spending incomes.

SIGNIFICANT TO SOUTH

The average white family in the United States last year had \$2,252, which was only \$136 above the all-family average for the country, a fact of especial interest in southern states, the magazine reported.

In South Carolina, for example, where the average effective buying power of all families was estimated at \$1,176, the average buying power of the white family stands at \$1,590.

MORTALITY RATE AT ALL-TIME LOW

Observing the thirtieth anniversary of its health program started in 1909 for the benefit of millions of industrial policyholders, the Metropolitan Life today released figures to show some of the results accomplished during those three decades. The following are the highlights of the report:

Death rate among the policyholders dropped from 12.5 per 1,000 in 1911 to 7.7 per 1,000 in 1938, the lowest in their history.

The average length of life of the policyholders is fourteen years longer than it was thirty years ago, having advanced from 47 years to about 61 years.

Some phenomenal reductions in mortality from individual diseases that took place during this period are indicated by declines in their death rates per 100,000 policyholders.

Tuberculosis, from 224.6 to 46.9; influenza and pneumonia, from 131.1 to 58; typhoid fever, from 22.8 to .9; Bright's disease, from 95 to 53.2; accidents, from 77.4 to 48.3.—San Francisco *Call-Bulletin*, April 13.

SOCIAL SECURITY SURVEY REVEALS AVERAGE WAGE

Washington, April 9 (Exclusive).—Analysis of earnings made public today by the Social Security Board disclosed the average American wage for workers coming under the board's old-age security act as \$890 annually. John J. Corson, director of old-age insurance, pointed out that wages in excess of \$3,000 a year from one employer were not counted under the tabulation.

In a breakdown by states, California with \$912, has the twelfth highest average wages per employee of any state.

CALIFORNIA STATISTICS

In California \$1,860,464 employees covered by the act received \$1,695,163,619 in reportable wages during 1937, the report showed.

The analysis showed that employees receiving less than \$3,000 a year constitute 97 per cent of the total number of American earners covered in the survey and their earnings about 90 per cent of the total volume of wages.

Younger workers were found to be more numerous than those in the older-age groups, but the average wage earned by older workers was higher.

ELDER EARN MORE

"Fully 60 per cent of the 30,150,000 employees were between the ages of 20 and 40," the report stated. "Those between the ages of 40 and 60 amounted to only 20 per cent of the total, or less than half the younger group. But the average wage of the older group was \$1,185, more than a third greater than the average wage of \$860 received by the younger workers."

The average taxable wage of approximately 700,000 employees between the ages of 60 and 65 was \$1,086, or almost double the average for some 5,700,000 employees between the ages of 20 and 25, the study showed. The age